CHILTON'S COMMERCIAL CARRIER JOURNAL

CCJ

FOR PROFESSIONAL FLEET MANAGERS OCTOBER 1991

MAKES & MODELS

300?

NCLUDES:
1992 BUYERS GUIDE,
MAKES,MODELS,COMPONENT SPECS

Published Continuously Since 1911

CCJ

VOLUME 148 NUMBER 10 OCTOBER 1991

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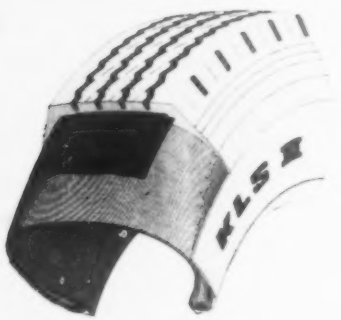

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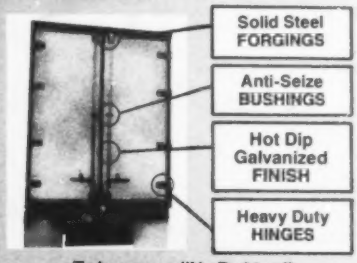

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IN THE NEXT ISSUE

CCJ will help relieve fleet operators' "compliance anxiety" about coping with projected diesel engine emission regulations when they read the two-part, exclusive feature on that topic in November. One article will focus on lessons learned from using diesels designed to meet 1991 Environmental Protection Agency regulations. The other story will reveal the emission-control devices – NOT particulate traps as many expected – that will be used in 1994 and beyond. □

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BUSINESS MAGAZINES/ MARKETING SERVICE/ BOOKS

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ATA promotes insurance programs

A range of employee benefits designed for trucking companies is being offered by Seabury & Smith, a nationwide insurance program management firm, based in Washington, D.C.

Seabury & Smith is a subsidiary of Marsh & McLennan Companies, a worldwide insurance, consulting and investment management firm.

Although Seabury & Smith's Security Assurance Program has been established through a contract with the American Trucking Associations, the life, health and accident coverage is not limited to ATA members.

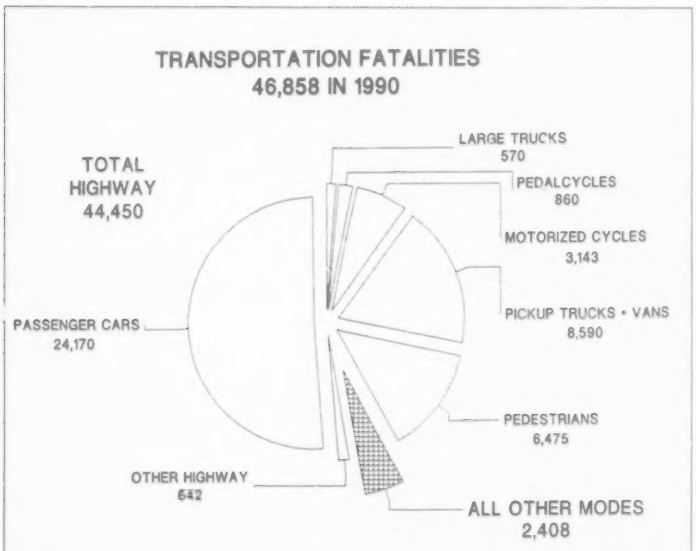
The Flexible Security Plan portion of the program offers "cafeteria-style," health benefits to carrier employees who choose a level of coverage under provisions of the IRS Section 125 plan. Thus, employees pay premiums, out-of-pocket medical expenses and dependent day care expenses on a pre-tax basis.

Three term life insurance options are available under the ATA Group Insurance Trust with a maximum of $250,000. The accidental, death and dismemberment insurance plan, which has a $750,000 maximum, is available independently or with the term life insurance coverage.

The ATA Group Insurance Trust is available to all active, full-time employees and their dependents not covered by a collective bargaining agreement. Employers can offer coverage at 300%, 200% or 100% an employee's annual earnings.

According to an association official, ATA receives a "small percentage" of the premiums.

For more information, call 800-ATA-4495. □



This chart shows estimated fatalities by transportation mode, based on U.S. Department of Transportation data. According to the National Transportation Safety Board, transportation-related fatalities, which decreased for the second consecutive year, declined 3% in 1990. While fatalities involving large trucks decreased from 722 in 1989 to 570 last year, railroads were the only mode that had increased deaths from accidents. □

Do you have 'real' pollution protection?

Fleets that haul hazardous materials and wastes may not be able to get the pollution insurance coverage they once had under their liability policy.

In fact, according to David Rosenberg, most commercial automobile policies which cover trucking operations contain an "absolute pollution exclusion" clause, barring coverage for any environmental incident.

Rosenberg is executive vice president, Environmental Compliance Services (ECS) Inc., Exton, Pa. ECS specializes in environmental insurance underwriting and consulting, and risk management. The firm, a general agency for Reliance National Insurance Co., has grown from a 16-employee, $6 million underwriter in 1984 to more than 100 employees. It handles more than $100 million in premiums.

The 1980 Motor Carrier Act requires a fleet's liability insurance policy to include a MCS-90 endorsement form.

The endorsement form expands upon the definitions and terms noted in the standard insurance policy, describing in detail elements such as coverage limits provided as well as a statement that the policy provides restitution for environmental losses.

But insurance companies "typically use the endorsement only to comply with the law," Rosenberg says. Then the insurer seeks reimbursement directly from the fleet for the money it spent to satisfy the MCS-90 obligation.

That's why he says truckers should make sure their insurer provides the protection outlined in their MCS-90 endorsement.

To be eligible for ECS' pollution liability coverage, Rosenberg added, fleets must meet "strict minimum criteria" such as contingency plans for when a spill occurs. □